

Corporate Office
Bala Cynwyd, PA
800.873.4552
610.617.7940 Fax

Central Region
Leawood, KS
877.439.7459
866.823.1864 Fax

Florida Region
Altamonte Springs, FL
877.672.7945
877.846.4830 Fax

Metro Region
Ewing, NJ
866.586.6122
609.512.3141 Fax

Garden City, NY
516.542.1200
516.542.8767 Fax

Mid-Atlantic Region
Harrisburg, PA
877.562.2342
717.558.7541 Fax

North Central Region
Naperville, IL
800.547.9967
630.428.9639 Fax

Northeast Region
West Bridgewater, MA
888.292.3881
877.748.1162 Fax

East Hartford, CT
860.528.5913
860.610.0471 Fax

Northwest Region
Tualatin, OR
800.669.9497
800.364.6809 Fax

Ohio Valley Region
Dublin, OH
877.521.8234
866.890.2509 Fax

Rocky Mountain Region
Highlands Ranch, CO
866.608.5898
303.200.5341 Fax

Southeast Region
Kennesaw, GA
800.303.1728
770.799.3099 Fax

Southwest Region
Addison, TX
866.246.5254
972.488.8530 Fax

Sunbelt Region
Mission Viejo, CA
800.994.4121
949.582.1425 Fax

Western Region
Roseville, CA
800.846.9484
866.458.7695 Fax



NON-PROFIT & SOCIAL/HUMAN SERVICE ORGANIZATIONS



PHILADELPHIA
INSURANCE COMPANIES

A Member of the Tokio Marine Group

A.M. Best A++ Rating
Ward's Top 50
96% Claims Satisfaction
100+ Niche Industries



800.873.4552 | **PHLY.com**

NON-PROFIT & SOCIAL/HUMAN SERVICE ORGANIZATIONS

Philadelphia Insurance Companies' (PHLY) Non-profit and Social/Human Service Organization package is insurance uniquely designed to fulfill a wide range of special insurance needs for the non-profit sector as defined under IRS Code 501(c)(3). Each policy is custom tailored to address each insured's unique exposures. We offer separate limits for General Liability, Professional Liability, and Abuse & Molestation (if eligible). In addition, we offer a separate Directors & Officers Liability policy.

Key Benefits

General Liability

- Limits to \$1M each occurrence/\$3M aggregate
- Employees, Volunteers, and Insureds
- Abuse and Molestation coverage
- Blanket additional insured for funding sources and landlords
- Medical payments for volunteers included
- Thirty-three additional coverage/extensions

Property

- Blanket limits available
- Special Causes of Loss coverage
- Equipment Breakdown coverage
- Agreed Amount available with signed statement of values/property appraisal
- Forty-two additional coverage/extensions
- Ordinance or Law coverage - included up to building limit

Umbrella/Excess Liability

- Large Excess Limits available

Automobile

- Owned/non-owned/hired auto
- Employees and Volunteers as Insureds coverage
- Hired car physical damage

Crime and Fidelity

- Employee Theft/Forgery
- Money and Securities

Directors & Officers Liability

- Defense costs in addition to the Limit of Liability
- Most favorable venue wording for punitive, multiple or exemplary damages

Professional Liability

- Covers students in training
- Occurrence or claims-made forms available
- Separate coverage part so no erosion of General Liability aggregate limit
- Primary or contingent liability included for employed, contracted, or volunteer physicians and dentists

Documents Required for Proposal

- Completed, signed, and dated PHLY Non-profit and Social/Human Services Organizations Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Brochure, advertising materials, and website information

Risk Management Services

- Product specific web-based Risk Management Services solutions through PHLY.com/RMS
- Free online interactive Defensive Driver Training course and examination
- Regular e-flyer communications on current Risk Management Services issues and Large Loss Lessons Learned
- Strategic partnership with best-in-class vendor for discounted background & motor vehicle record (MVR) checks

10 REASONS WHY™

1. Professional Liability coverages available including primary or contingent liability for employed, contracted, or volunteer physicians and dentists
2. Abuse and Molestation coverage available
3. Medical payments for volunteers included
4. Fundraising events included with General Liability coverage
5. Business Income and Extra Expense – Actual Loss Sustained coverage available
6. Automatic Gap coverage for leased/financed vehicles, as well as risk management driver safety program available
7. Large Excess Limits available
8. Tenants Legal Liability coverage available up to a \$1M limit on the General Liability form
9. Broad definition of insured includes medical directors, administrators, and any person or organization under your direct supervision and control
10. Interest-free installments available for accounts that generate at least \$2,000 in premium

CONTACT US 800.873.4552 | **PHLY.com**

13 REGIONAL OFFICES: For the office nearest to you, please see the listing on the front page.

RISK MANAGEMENT SERVICES: 800.873.4552

CLAIMS REPORTING: 800.765.9749

800.685.9238 Fax | E-mail: claimsreport@phly.com
Gather facts, mitigate loss, inventory damage

PAYMENT OPTIONS: 877.438.7459

E-mail: service@phly.com | Direct billed |
Interest-free installments available | MasterCard,
Visa, Discover, American Express, electronic checks

ABOUT US

Company Profile

Philadelphia Insurance Companies (PHLY) headquartered in Bala Cynwyd, PA, designs, markets, and underwrites commercial Property/Casualty and Professional Liability insurance products, incorporating value-added coverages and services for select industries. By maintaining a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholder. PHLY has field offices strategically located across the United States to provide superior service. Rated "A++" (Superior) by A.M. Best Company. Rated "A+" by Standard & Poor's. PHLY is a member of the Tokio Marine Group, Japan's oldest and leading Property/Casualty insurer.

PHLY has three underwriting divisions:

Commercial Lines
Management & Professional Liability
Personal Lines

A.M. Best Rating

The Company's two insurance subsidiaries are pooled for risk assumption and accumulated surplus. A.M. Best Company has assigned the insurance subsidiaries an "A++" (Superior) rating.

Standard & Poor's

Assigned "A+" for counterpart credit and financial strength.

Ward's 50®

Nationally recognized as a member of Ward's 50 Benchmark Group of Property/Casualty insurance companies for outstanding achievement in the areas of financial strength, claims performance, and consistently favorable underwriting results.

MISSION STATEMENT

PHLY is a team of motivated, high achievers committed to delivering innovative products and unsurpassed service to niche insurance markets. By maintaining a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholder. We believe that integrity and mutual respect are the foundation of long-term and fulfilling relationships with our employees, customers, and business partners.

Think**PHLY**

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Consolidated Holding Corp., a Member of the Tokio Marine Group. Coverage(s) described may not be available in all states and are subject to Underwriting and certain coverage(s) may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. ©2015 Philadelphia Consolidating Holding Corp., All Rights Reserved.



TOKIO MARINE GROUP
To Be a Good Company